

# EXPLANATION OF OVERDRAFT COVERAGE

## Your Right to Request Overdraft Coverage

We will not pay your overdrafts for ATM withdrawals and debit card purchases you make at a store, online or by telephone, unless you well us you want overdraft coverage for these transactions. Even if you do not request overdraft coverage for ATM withdrawals and debit card purchases, we may still pay your overdrafts for other types of transactions, including checks.

Having overdraft coverage does not guarantee that we will pay your overdrafts. If we decide to pay an overdraft, you will be charged fees as described below.

Overdraft coverage differs from other overdraft services we offer, such as an overdraft line of credit. See below for more information, including how to contact us if you want overdraft coverage to apply to your ATM withdrawals and debit card purchases.

## Overdraft Fees

- ⇒ We will charge you a fee of \$30.00 for each item that creates an overdraft.
- ⇒ We will also charge you a fee of \$2.00 for each day your account remains overdrawn.
- ⇒ There is no limit on the daily fees we can charge you for overdrawing your account .

## **Other ways we can cover your overdrafts . . .**

We offer other ways to cover your overdrafts that may be less expensive, such as an overdraft line of credit. Contact us to learn more about these options.

## **How to request overdraft coverage or get more information . . .**

To request overdraft coverage for our ATM withdrawals and debit card purchases or for information about other alternatives we offer for covering overdrafts, please:

- Contact us at (815) 942-0130.
- Email us at [info@grundybank.com](mailto:info@grundybank.com).
- Complete the form below and mail it to us at: Grundy Bank, 201 Liberty Street, Morris, IL 60450.

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\_\_\_\_\_ I want overdraft coverage for my ATM withdrawals and debit card purchases.

\_\_\_\_\_  
Account Signer

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Account Number(s)